Remarks

This communication is submitted in response to the Office Action dated September 6, 2007. Claims 1-22 are currently pending in this application. Independent claims 1, 10, and 16 are currently amended to correct their form.

Applicants would like to thank the Examiner for courtesies extended during a telephonic interview on October 11, 2007, during which Applicants agreed to amend independent claims 1, 10 and 16 to overcome the rejection as being anticipated by Stolfo under 35 U.S.C. § 102(b), subject to further search and consideration.

Claim Rejection under 35 U.S.C. § 102:

Claims 1-22 are rejected under 35 U.S.C. § 102(b) as being anticipated by Stolfo (U.S. 5,668,897). (Hereinafter "Stolfo").

Certain embodiments of the invention disclosed in the present application are directed to a method of automatically selecting document templates. Because of the large number of unknown locations of potential information fields, such as institutional information, dollar amounts, signatures, etc., automated processing can be difficult. A document template includes information about the unique layout of the document that may allow the system to more easily identify and read the document.

As amended, independent claim 1 of the invention currently recites "[a] method of automatically selecting document templates, comprising the steps of: presenting a document image from an account; matching the document image against a series of known document templates from the account, each document template including information about a unique layout

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of a particular document to allow that particular document to be identified and information in

that particular document to be identified and read; producing confidence scores corresponding to

the degree of similarity of the document image compared to each document template; searching

the document for distinctive features and matching the document to an appropriate template; and

using the template to identify a location on the document to look for information that is desired

during document processing. (emphasis added to highlight current amendment). Independent

claim 10 is similar to claim 1, but recites a "check template", which is one type of document

template. In addition, independent claim 16 is similar to claim 1, but recites a "computer

program" rather than a method.

Stolfo concerns a method of processing an image to produce a highly compressed image.

Stolfo, however, does not include document/check templates as described in the current

application and as recited in independent claims 1, 10 and 16, particularly as amended.

Specifically, these claims have been amended to recite that (i) the document (check) is searched

for distinctive features and matched to an appropriate template, and (ii) that template is then used

to identify a location on the document to look for information that is desired during document

processing. Support for this amendment can be found, e.g., in paragraph [0040] of the

application, which reads in part,

> "The system can then search the document for distinctive features such as
> the logo 305 or graphic 325, or a particular pattern of horizontal or vertical
> lines. After these distinctive features are identified, the document 300 is
> matched with the appropriate template. The template is then used to
> identify the location on the document to look for the information that is
> desired during processing. Once the location of the information is known,
> the information may be read automatically using optical character
> recognition (OCR) or any other technique known in the art. The template

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system may even compensate for distortions in the document due to
feeding errors, or other sources of image distortions."

Stolfo teaches a database having a plurality of records, wherein each record uniquely

includes "identifying codes" and "a collection of identifiers that distinguishes one record from

another." (See, e.g., column 15, lines 17-23.) Although Stolfo teaches a plurality of records

where each record's "identifying code" may allow a particular document's *background* to be

identified for the purpose of subtracting the background from an image to allow for compression

(see, e.g., column 15 lines 5-16), Stolfo fails to teach searching a record for distinctive features

and matching the record to an appropriate template. Moreover, Stolfo fails to provide a teaching

that a selected template is used to identify a location on the record to look for information that is

desired during document processing, as required by the independent claims, as amended.

It is also respectfully submitted that Stolfo does not disclose that each record contains

information about a unique layout to allow the document itself to be identified and information

in that particular document to be identified and read. The "collection of identifiers" in the Stolfo

records only distinguishes the records from each other (*Id.*), and has no role in identifying a

particular document or allowing information in a particular document to be identified and read.

Although Stolfo teaches that information, such as a signature from a document/check, may be

identified (see, e.g., column 26, lines 57-66; column 27-5), the records of Stolfo themselves do

not include information about a unique layout to allow information in a particular document to

be identified and read, as would be required by claims 1, 10, and 16. Rather, Stolfo teaches that

the information is obtained from the remainder after the records are used to subtract the

document background away. (*Id.*) Accordingly, Stolfo does not teach each and every element of the invention recited in claims 1, 10 and 16.

Claims 2-9, 11-15, and 17-22 are distinguishable from Stolfo by virtue of their dependence on claims 1, 10, or 16. The following claims are further distinguishable from Stolfo as set forth below.

Claims 8, 15, and 21 recite the creation of one or more exclusion zones corresponding to image parts that exhibit a low confidence score. The Examiner interprets an exclusion zone as any action taken if the image part of the check does not match with a pre-established threshold. The present invention's description of exclusion zone, however, is different. After the outcome of a partial layout comparison, if a there is a relatively small zone of low-confidence matching, that zone will be labeled as an exclusion.zone. (See, e.g., present application ¶ 61.) This exclusion zone will be excluded from future image feature comparisons. (*Id.*) Consequently, Stolfo fails to teach the creation of one or more exclusion zones corresponding to image parts that exhibit a low confidence score.
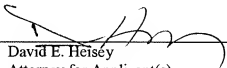
In view of the above, Applicants respectfully requested that the rejection of claims 1-22 under 35 U.S.C. § 102(b) be withdrawn.

Conclusion

Based on the foregoing, favorable reconsideration and allowance of claims 1-22 is solicited. If necessary, the Commissioner is hereby authorized in this and concurrent replies to charge payment (or credit any overpayment) to Deposit Account No. 19-1853 for any additional required fees.

Respectfully submitted,

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